

ENERGY INSIGHTS

March 2016

A newsletter for customers of Holyoke Gas & Electric



A Bright Alternative

Holyoke is a great place for renewable energy! With a 95% carbon-free energy portfolio, HG&E is committed to renewable, clean energy sources for our customers. If you have been considering a residential solar installation, please review the following programs.

HG&E's Residential Energy Conservation Program

HG&E's Residential Energy Conservation Program provides homeowners with the money they need to make energy-saving improvements to their homes. This program provides financial assistance at 0% interest for the implementation of approved energy efficient measures.

In addition to residential energy efficiency projects, HG&E will also provide assistance for residential solar installations. Customers can apply for up to \$10,000 of financial assistance at 0% interest and repayable over a period of 10 years for residential solar installations.

Get started by visiting www.hged.com/recp.

Mass Solar Loan

In addition to HG&E's program, customers can take advantage of the Mass Solar Loan program. Mass Solar Loan is a program administered in partnership between the Massachusetts Department of Energy Resources (DOER) and the Massachusetts Clean Energy Center (MassCEC). Mass Solar Loan connects homeowners interested in solar electricity to solar installers and lenders that have available financing options. Through the program, lenders offer low-interest loans for Massachusetts residents and property owners, including renters and those with moderate incomes or low credit scores. The program is financed through \$30 million of Alternative Compliance Payments from the Department of Energy Resources.

While terms may vary, lenders will offer 10-year fixed-rate loans between \$3,000 and \$35,000. Lenders also have the discretion of offering loans up to \$60,000. As of December 16, 2015, the maximum interest rate for a Mass Solar Loan is 3.25 percent. As you close a loan with your preferred lender, the lender will reserve support funds in the Mass Solar Loan portal. The lender will then disburse 35% of your loan amount, at which point an interest-only period begins (up to 12 months) while your solar system is being constructed.

For more information on Mass Solar Loan visit www.masssolarloan.com.

Tax Incentives

The State offers a variety of financial incentives to aid the installation of renewable energy projects. Please consult your accountant or tax advisor regarding your eligibility for these incentives, and visit the database of state incentives and rebates.

For more information on state incentives for solar visit www.dsireusa.org.

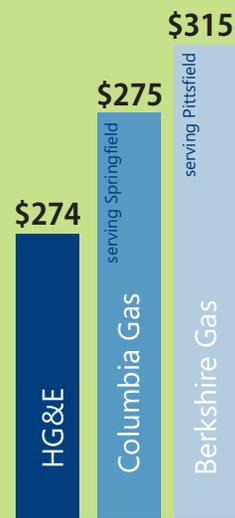
RATE COMPARISONS

ELECTRIC



February 2016: Residential customer consuming 500 kwh per month. Amounts shown include all discounts and use the fixed default generation supply price.

NATURAL GAS



February 2016: Residential customer consuming 284 CCF/month (1376 CCF Annual Consumption) Amounts shown include all discounts. Rates effective as of 1/1/2016.

HG&E's Customer Survey is Coming This Spring



HG&E will be conducting a customer survey this spring! Customers will be called and asked specific questions about our services. The calls will come from GreatBlue Research's call center in Connecticut using an 860 area code – not a toll-free number.

The goal is to collect opinions from 400 randomly selected customers. Customer Satisfaction Surveys help us focus on meeting local needs, while planning for future improvements and innovations. Thank you in advance for your help, we look forward to hearing from you!

Payment Fraud Alert

HG&E would like to take this opportunity to point out important community safety precautions.

- Customers should not allow unauthorized or unidentified individuals into their homes for any reason related to utility services. It is strongly recommended that residents ask for identification prior to granting strangers access to your home, as all HG&E personnel are required to carry an identification badge.
- Please do not provide payment or personal information regarding utility bills over the phone or in person, unless you are talking to an official HG&E employee. As an HG&E customer, phone calls regarding utility information will only come from the main HG&E phone numbers, (413) 536-9300 or (413) 536-9400. Additionally, HG&E customer service representatives will only ask for credit card information over the phone if the customer chooses this payment option.
- Prior to termination of gas or electric service, a customer will receive three written notices in the mail.

If you have any questions, please consider your safety and contact HG&E at (413) 536-9300. Thank you for your cooperation!

COMMUNITY CORNER

A MESSAGE FROM HOLYOKE EARLY LITERACY INITIATIVE (HELI)

HELI (Holyoke Early Literacy Initiative) wants to thank you for supporting your child's literacy development. March provides Holyoke with events like the Road Race and Saint Patrick's Day parade, where you can engage with your child.

Here is an idea to do with your child to help support their literacy development: When you're out with your child count all the shamrocks you see on the road, sidewalks, and homes.

For more "One Thing a Day" tips to support your child's literacy development, visit www.Heli-holyoke.org and take the HELI Parent Pledge Today!

HELI (Iniciativa de Alfabetización Temprana de Holyoke) quiere darle las gracias por el apoyo al desarrollo de alfabetización de su hijo. Marzo le ofrece a Holyoke eventos como la carrera Road Race y el desfile del Día de San Patricio, donde usted puede participar con su hijo.

He aquí una idea de qué hacer con su hijo para ayudar a apoyar su desarrollo de la alfabetización.

Quando estás afuera con su hijo cuente todos los tréboles que se ve en las carreteras, aceras y casas.

Para más consejos de "Una Cosa al Día" para apoyar el desarrollo de la alfabetización de su niño, visita www.Heli-holyoke.org y tome la Promesa del Padre HELI Hoy!



HG&E Main Office
99 Suffolk Street
Holyoke, MA 01040
(413) 536-9300
www.hged.com

Customer Service Hours:
Monday - Friday
8:30 a.m. - 4:30 p.m.

Contact Customer Service:
(413) 536-9300
Customer_Accounts@hged.com

**Marketing/Newsletter
Coordinator:**
Kate Sullivan
ksullivan@hged.com

Payment Options

Online Payment
www.hged.com

Phone Payment
(413) 536-9300 (Option 5)

Walk-In/Drive-Thru
99 Suffolk Street
Holyoke, MA 01040
(413) 536-9300

Mail
P.O. Box 4165
Woburn, MA 01888-4165

Holyoke drop boxes

- Senior Center, 291 Pine Street
- C-Mart, 1500 Northampton Street
- DB Mart, 494 Westfield Road
- Stop & Shop, 28 Lincoln Street
- Stop & Shop, 2265 Northampton Street
- Wally's BP Shop, 297 Apremont Hwy

Holiday Closings

Patriots' Day
Monday, April 18, 2016

Commissioners

Francis J. Hoey, III
Robert H. Griffin
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James M. Lavelle